

## **DCPS EMPLOYEE BENEFITS OVERVIEW**

For the 2011-2012 Plan Year, Duval County Public Schools is changing its Benefit Plan Year from October through September to January through December. This change will help align your annual deductibles with the insurance provider's calendar year deductibles. This change means there will be two Open Enrollment periods, one for October 1, 2011 to December 31, 2011 (Quarter Plan Year) and one for January 1, 2012 to December 31, 2012 (New Plan Year).

The District will provide the following free benefits to all benefit-eligible full-time employees:

- DCPS Board paid medical depending on which medical plan you choose – (See Medical Insurance Section)
- \$10,000 Group Term Basic Life Insurance
- \$250 Flex Basic Dollars to defray the cost of voluntary pre-tax benefits, excluding life insurance. (\$12.50 per pay day for 20-deduct employees and \$10.42 per pay for 24-deduct employees).
- DCPS contributions to the Medical Flexible Spending Account (MFSA) for employees who elect the DCPS Contributory Medical Plan: \$450.00 – Employee Only Coverage and an additional \$300 – Dependent/Family Coverage.

### **Plans Available**

- Blue Cross Blue Shield of Florida Medical Insurance
- Delta Dental Insurance – DHMO and DPO
- CompBenefits/ VisionCare Plan (VCP)
- AHL Hospital Indemnity Insurance
- UNUM Long-Term Care
- Allstate Workplace Division's Group Critical Illness Insurance
- UNUM Whole Life Insurance
- UNUM Disability Income Protection (STD/LTD)
- Medical Expense Flexible Spending Account
- Dependent Care Flexible Spending Accounts
- Trustmark Universal Life
- Trustmark PremierSelect Critical Illness and Cancer (Current Participants Only)
- Zurich North America Accidental Death and Dismemberment

### **Participation in the District Benefit Program**

Be aware that when you participate in the District benefit program, you are automatically making the following affirmations:

1. You authorize the District to deduct premiums for the benefits rolled over or elected for the plan year.
2. You certify that the information you supplied on the online enrollment website is true and complete to the best of your knowledge.
3. You understand that health, dental, vision, and Flexible Spending Account(s) contributions will be pre-taxed to the extent possible and that your income subject to federal income tax and Social Security withholding (FICA) will be reduced, and that this may slightly affect your Social Security benefits in the future.
4. You acknowledge that you cannot stop or change benefits paid for on a pre-tax basis during the plan year unless you experience a relevant qualifying event.
5. All benefits are subject to change. All benefits are subject to the provisions and exclusions of the master contract.
6. You understand that a Section 125 Flexible Spending Account (Medical Expense and Dependent Care) can be used only to reimburse payment of eligible expenses incurred during the plan year while participating in the plan and that any amount remaining in either spending account, that is not used during the plan year, will be forfeited. Funds in one spending account cannot be used to reimburse expenses covered by another account. Expenses for which you are reimbursed cannot be claimed.
7. You understand and agree that the District and the Third Party Administrator (TPA) will not incur any liability resulting from failure to read all rules pertaining to benefit enrollment; to enroll online accurately or to submit

elections; or in the administration of your flexible spending accounts. You also understand that elections for benefits on a pre-tax basis are irrevocable and cannot be changed after the established deadline date. Subsequent changes can only be made upon experiencing a relevant qualifying event.

8. You agree for yourself and covered members of your family and others covered under District insurance plans to be bound by the benefits, deductibles, co-payments, exclusions, limitations, eligibility requirements and other terms of the plan contracts, agreements and plan documents for the plans in which you enroll.
9. Chapter 207-251 Laws of Florida requires agencies to notify individuals of the purpose(s) that required the collection of Social Security numbers. Duval County Public Schools collects Social Security numbers (SSNs) of employee and dependents for enrollment in health insurance, life insurance, and other miscellaneous insurances. The Social Security numbers of all current and former employees are confidential and exempt from s. 119.07(1) and s. 24(a), Art. I of the State Constitution.
10. Your contributions to the Flexible Benefits Plan do not reduce your future Florida Retirement System (FRS) benefits or current contributions to FRS. Any salary directed to your Flexible Benefit Plan is included in the compensation reported to the FRS.
11. Social Security consists of two components: FICA and Medicare. A separate maximum wage to which the tax is assessed applies to both tax components. The maximum taxable annual wage for FICA varies from year to year. There is no maximum taxable annual wage for Medicare. If your annual salary after salary reduction is below the maximum wage cap for FICA, you are reducing the amount of taxes you pay and your Social Security benefits may be reduced at retirement time.

**Important Reminder:** It is YOUR responsibility to verify that the benefit selections made during Open Enrollment are correct. You can verify this information during a scheduled enrollment session or by logging onto [www.myFBMC.com](http://www.myFBMC.com) to view your benefits prior to the close of enrollment.

### **Eligibility & Coverage Requirements**

For new hires eligible to participate in the District's group insurance plans, coverage will be effective the first of the month following the first scheduled payroll deduction. If you separate employment with the District, your health insurance will continue through the end of the month in which the separation occurred unless you have completed your contract year; then your benefits continue to the end of the plan year. Contact Employee Benefits at 904-390-2353 if further clarification regarding group insurance eligibility is required.

### **Eligible Employees**

- All full-time salaried employees of Duval County Public Schools
- Retiring employees – Employee Benefits must be contacted prior to retirement to discuss benefit options.

### **Flex to Spouse Employees**

If both you and your spouse are employed by DCPS and have benefit-eligible dependents, you are defined by DCPS as "Flex to Spouse" and enrollment for your insurance benefits is different from the standard procedure. During Open Enrollment, all "Flex to Spouse" employees are encouraged to meet with an Enrollment Counselor or enroll online at the same time. Please contact Employee Benefits at 904-390-2353 for more information.

If both you and your spouse are employees of DCPS but are NOT insuring dependent children, you are not considered as "Flex to Spouse" employees. Each of you must enroll separately and select your own plan(s). If your "Flex to Spouse" status changes at any time during the year, you must notify Employee Benefits immediately.

### **Terminating Employees**

Provided you've made the necessary contributions, your group health plans and flexible benefits will continue until the last day of the month in which termination occurs, unless you have completed your contract year; in which case, your benefits will continue through the end of the plan year.

FBMC will send you a COBRA notice to allow you the opportunity to continue your group health, life and eligible flexible benefits after the end of the month of your termination. (See COBRA section for more information).

## **Accessing Your Benefits**

Fringe Benefits Management Company (FBMC) is the District's Third-party Administrator specializing in payroll deduction benefit services. FBMC conducts the enrollment and offers a variety of management services for Duval County Public Schools. FBMC Customer Care offers a variety of resources for inquiring about your benefits and Flexible Spending Accounts (FSAs). This includes the FBMC website, Interactive Voice Response (IVR) system or Customer Care.

### **On the Web**

Type [www.myFBMC.com](http://www.myFBMC.com) into your Internet browser to access FBMC's home page. Use the navigational tabs along the top of the web page to get answers to many of your benefit questions.

If you previously registered on the website with an e-mail address and password, continue using this information. If you are not registered, log into the site as a first time user. Follow the link on the login page and register through FBMC's Premier Login.

- Benefits – You can check your benefit status, read benefit descriptions, use the tax calculator and much more.
- Claims – Submit and check the status of your claims, download forms, get more information about mailing and faxing your claim to FBMC or see transactions that need documentation.
- Accounts – View your account balance and contributions or review monthly statements and your transaction history.
- myFBMC Card – Download a card fact sheet or claim form, read detailed instructions on proper use and review the IIAS Store List to maximize card convenience.
- Profile – Change the e-mail address on file, complete your online registration or select a new PIN.
- Resources – Browse through the extensive resource library, including: benefit materials, eligible expenses, required documentation, Over-the-Counter drug listings and benefit tips.
- Forms – Download applicable forms for reimbursement and Direct Deposit.

### **Over the Phone**

FBMC's 24-hour automated phone system, Interactive Voice Response (IVR), can be reached by calling 1-800-865-3262. The system allows access to your benefits at any time. Just follow the voice prompts to get information such as:

- Current Account Balance(s)
- Claim Status
- Mailing Address Verification
- Obtain FSA Claim Forms
- Change Your PIN

### **Personal Identification Number (PIN)**

You will need your Social Security number (SSN) to access the IVR. The last four digits will be your Personal Identification Number (PIN). You will be asked to change your PIN after the initial login, and select your own confidential number to access this system in the future. It cannot be the last four digits of your SSN, and no more than eight digits which must be greater than zero. If you forget your PIN, call FBMC Customer Care at 1-800-342-8017.